IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:

Laura J. Odegaard et al.

Docket No.:

49335.0600

Serial No.:

09/974,613

Examiner:

Clement B. Graham

Filed:

October 10, 2001

Group Art Unit:

3692

Title:

SYSTEM AND METHOD

Confirmation No.:

8447

FOR FINANCIAL PLANNING

COMPETITION

AMENDMENT AND REPLY

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated June 20, 2007, of which this Reply is filed within the shortened three month statutory period for reply, please consider the below amendments and arguments for the above-identified application:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.